

OCART INSURANCE WORKGROUP- Summary March 31, 2010 Meeting

(CHAIR: Junie Lazo-Pearson, Ph.D., BCBA-D)

STRATEGIES/RESOURCES/RECOMMENDATIONS/OUTCOMES CHART

QUESTIONS/NEED	BEST PRACTICES/ STRATEGIES	ORGANIZATIONS/ RESOURCES	CONTACTS	RECOMMENDATIONS	OUTCOMES
1. Need legislation to mandate insurance coverage by private health plans. Lack of coverage results in inadequate health care and/or financial hardship.	1.1 Insurance policy will provide coverage for the diagnosis of autism spectrum disorders. 1.2 Translate materials into needed languages 1.3 Define Terms/Acronyms for all Stakeholders	<ul style="list-style-type: none"> • Primary Physician • Regional Center • Autism Speaks • Department of Managed Health Care (DMHC) • Department of Insurance (DOI) 		<p>Legislative language:</p> <p>1. Coverage should not be subject to dollar limits, deductibles, or coinsurance provisions that are less favorable to an insured than the dollar limits, deductibles, or coinsurance provisions that apply to physical illness generally under the health insurance policy.</p> <p>2. Coverage should include: Applied Behavior Analysis (ABA), Speech, Occupational, and Physical Therapy, Psychological, Psychiatric, and Pharmaceutical Care, as well as diagnosis and assessments.</p> <p>3. No visit limits.</p> <p>4. No denials on the basis that treatment is habilitative, educational, or experimental in nature.</p>	

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2. What is the demand for insurance coverage in Orange County?	2.1 Continually assess demand for services in Orange County	<ul style="list-style-type: none"> • K-12 Districts • Regional Center 	D.Roberson J. White	1. Approximate the number of children in Orange County who would require this benefit. 2. Obtain the number of students who have the autism diagnosis from preschool to second grade to determine demand.	Assignment: Janis may possibly be able to get some data.
3. Are there resources in Orange County to meet this need?	3.1 Quality resources exceed demand 3.2 Early access to resources	<ul style="list-style-type: none"> • K-12 Districts • Regional Center • Parent organization groups • Professional organization groups 	D. Roberson J. White	1. Determine number of available resources/workforce to provide services. 2. Parent Organization groups to list available resources on websites. 3. RCOC to list available resources on website. 4. Professional Organization groups to list available resources on websites.	Assignments: <ol style="list-style-type: none"> 1. Janette to obtain number of OTs in OC. 2. Linda to determine number of STs in OC. 3. Junie to determine number of Beh.Analysts in OC.
4. What is the cost of a	4.1 Applied Behavior	<ul style="list-style-type: none"> • California 		ABA program:	Assignments:

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basic treatment approach?	<p>Analysis</p> <ul style="list-style-type: none"> Consultant Supervisor Line Therapists <p>4.2 Speech Therapy</p> <p>4.3 Occupational Therapy</p>	<p>Association for Behavior Analysis</p> <ul style="list-style-type: none"> Association for Behavior Analysis International 		<p>1. Consultant</p> <ul style="list-style-type: none"> 3-6hrs per month \$100-150/hr 6hrs x \$150=900/mo \$900 x12=10,800yr <p>2. Supervisor (lead therapist)</p> <ul style="list-style-type: none"> 6hr/wk \$30-60/hr 6 x \$60=\$360/wk \$360/wk x 52 wks=\$18,720/yr <p>3. Line Therapists</p> <ul style="list-style-type: none"> 40hr/wk \$10-20 40 x \$20= \$800/wk \$800/wk x 52wks = \$41,600/yr <p>\$10,800+18,720+41,600= \$71,120</p> <p>Speech program:</p> <p>Occupational Therapy program:</p>	<p>1. Janette to provide basic costs for an OT program.</p> <p>2. Linda to provide basic costs for a ST program.</p> <p>3. Janette and Linda to provide Junie with names of professional organizations within respective fields.</p>

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5. What are the standards of treatment?	5.1 . Evidenced-based interventions	<ul style="list-style-type: none"> • CalABA • ABAI • Autism Speaks 		<ol style="list-style-type: none"> 1. Determine method of monitoring progress to justify continuation of treatment. 2. Establish exit criteria. 3. Identify Evidenced Based Best Practices. 	<p>Assignment:</p> <ol style="list-style-type: none"> 1. Janette and Linda to provide Junie with list of professional organizations within respective fields
6. Descriptions for Domains of Insurance Coverage	<p>6.1 Shared responsibility across funding sources</p> <ul style="list-style-type: none"> • Insurance • Regional Center • School District 	<ul style="list-style-type: none"> • K-12 Districts • Regional Center • DOI • DMHC 		<ol style="list-style-type: none"> 1. Identify and clearly define goals within services that should be covered by Insurance 	<p>Assignment:</p> <ol style="list-style-type: none"> 1. Janette to provide information for OT. 2. Linda to provide information for ST 3. Junie to provide information for ABA 4. All to provide any additional

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					information that should be discussed at next meeting.
7. How do we assist older individuals with autism who do not qualify for RC but still need services?	7.1 All individuals who need respective service should obtain service. 7.2 Promote the concept of natural supports	<ul style="list-style-type: none"> • K-12 districts • Regional Center • Insurance • Autism Speaks 		<ol style="list-style-type: none"> 1. Define and identify specific services, providers, and funding sources 2. Outreach to community to identify individuals who fit this category 3. Determine entrance and exit criteria 4. Reexamine Lanterman Act or Secondary Approach 	Assignment: 1. Group to further discuss and explore at next meeting
8. Denied Claims and the length of this process.	8.1 Independent Medical Review	<ul style="list-style-type: none"> • DMHC • DOI 		1. Require all grievances and appeals to be resolved within 30 days	

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				2. Require oversight of private health plans to ensure they are in full compliance with existing laws and regulations	

Blue lettering indicates new questions.